

# SPOTLIGHT

DECEMBER 2021

*Pinnacle*  
RECRUITING CLUB

# AN Elite OPPORTUNITY



**Steve Greer**  
Chief Executive Officer  
American Income Life &  
National Income Life Divisions

**Membership has its privileges.**  
– American Express ad campaign slogan 1987-1996

**You may find this hard to believe** but I wasn't always the smooth, debonair CEO about town I am today. For those who don't know me personally, I can assure you that's a joke. Truth is, I'm a country boy who can still be surprised by the world.

I remember my first business trip like it was yesterday. I was 25, fresh out of college, working a "big time" job with General Electric, and I flew from Louisville, Kentucky to New York City. Of course, I was completely overwhelmed by the Big Apple but I was out of my element before I even left the terminal in Louisville!

When the attendant announced the flight would begin boarding, I jumped up,

grabbed my briefcase, ready to be one of the first passengers on the plane. That was when I learned about frequent flyer perks and privileges. Silver, gold, platinum, titanium, rubies, sapphires – I never heard of such a thing. Ultimately, I did sign up for the airline's rewards program, already looking forward to the day when I'd be the one getting on the plane first, and at some point, I'd get to fly for free to wherever I wanted! Who knew?

Whether it's frequent flyer miles or cash-back credit cards, or cards that give you something free when all the holes are punched, who *doesn't* love a good rewards program? And what better way to show appreciation for people who go the extra mile to contribute to the Company's success?

**Introducing American Income and National Income Life's Pinnacle Recruiting Club.**

I'd love to take the credit for this impressive program, but props belong to Senior VP of Field Operations Mike LiBassi. He developed the program, researched the prizes, and helped coordinate with the different departments internally as well as various vendors to make sure Pinnacle is just that – the crème de la crème of exclusive programs to reward Personal Recruiting. Even I was floored at

the extensive list of prizes and perks. See **pages 24-25** for more info about Pinnacle Recruiting Club.

You'll be learning more about Pinnacle in the days leading up to its official kick-off so rather than say more about the program itself, I'd like to talk about *why*.

As you know, Personal Recruiting is an established part of the culture here at AIL-NILICO. That's because the data is clear that Personal Recruiting continues to be our best source of quality candidates. Even if it's as random as chatting up someone who happened to be standing behind you at the coffee counter, that connection is enough to help them make it through those tough days in the beginning. Personal Recruits perform better, stay longer, and complete the circle by bringing in other recruits, continuing that same sense of connection. It's like the gift that keeps on giving!

James Clear, author of *Atomic Habits* wrote, "Think about what you want today and you'll spend your time. Think about what you want in 5 years and you'll invest your time." I can't think of any better way to invest your time than sharing our career opportunity with others AND getting rewarded for doing it!

Reach for the Pinnacle! 🏆

## SPOTLIGHT

**ARC.AllLife.com/Spotlight.aspx**  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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## NEWS

## DECEMBER 2021

VOL. 54 NO. 12

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2018**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**  
Net to Gross: **80%**

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Monday 1/24 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Thursday 1/27**. eApp business excluded from the 7 day hold should be uploaded by **Monday 1/31 before 4:30 p.m. CST** to count for **January** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

**\$6,056,751**

**in total BONUSES were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Pages 42-48**.

**\$7,793,820**

**in total October RENEWALS were paid out in November to 5,630 total agents.**

**SPOTLIGHT DIGITAL** is now on the web!  
**Spotlight.AILAgents.com**  
Username: **AIL** | Password: **allin2022!**  
See your SGA or manager if you need assistance.

**\* Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2022 Awards Presentation are: the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2022 Convention Qualifications online at [ARC.AllLife.com](http://ARC.AllLife.com) or [ARC.NILife.com](http://ARC.NILife.com). **Check your production! If there is an asterisk by your position, you could be on your way to stay at Caesars Palace in Las Vegas, Nevada. The convention will be held May 4-7, 2022.**



**LOOK FOR ME!**



IT'S ALL ABOUT

# WORKER DIGNITY



**Jason Beckman**

Division Vice President  
PR Field Operations

**O**ne aspect of AIL that is so unique is we always strive to give back to any community that we take anything out of in our pursuit to Support Working Families. We work with our labor allies to support their efforts in word and deed as the attack on labor seemingly isn't going to slow down. Since the beginning of 2021, there has been a groundswell of discontent between workers and employers resulting in 368 strikes counted by the Labor Action Tracker from the School of Industrial and Labor Relations at Cornell University.

Why do workers go on strike? One word – dignity. Strikes usually happen when there's a disconnect between the employer and union in providing wage increases, improved health benefits, and retirement benefits that provide workers the reward of their time and talent to help companies profit.

Many workers walked off the job in the Northeast, the Rust Belt, the Midwest, and the West Coast. This year saw two dozen school bus drivers in Southern Maryland along with some 10,000 John Deere factory employees in Iowa, Illinois, and beyond walk off the job. There has also been worker discontent in less expected places like Alabama where more than 1,000 coal miners have been on strike since April. Alabama was also at the center of controversy when the RWDSU union attempted to organize Amazon warehouse workers to no avail.

Our friends in labor, our Sisters and Brothers, need help from business allies to voice their support. What makes this

Company so unique is our firm stance and support of labor at the national and local levels. Our commitment to serving working families is not only to provide financial protection to working families but to uphold the commitment of our founder, Bernard Rapoport, to be a Company that fights social injustice.

This year saw the PR team and our agency partners collaborate to walk picket lines with our Sisters and Brothers, deliver food and water to those on the picket line and waive premium for those with AIL-NILICO policies. In addition, the Company made financial contributions to union strike funds that support displaced workers who are without a paycheck. There's no other company like American Income.

When we come together as a PR Team and SGA body our mission is simple: we provide dignity to families who seek financial security and restore dignity to workers who seek a better life and future. 🗣️



## Is your *Spotlight* photo a tad **OUT OF DATE?**

Are you forever frozen in the past? Update your file photo, dudes and dudettes!

### Don't:

- WEAR HATS, SHADES, OVERCOATS
- MAKE HAND GESTURES
- CHOP YOUR HEAD OFF
- CROP YOURSELF OUT OF GROUP PHOTOS
- WEAR STRAPLESS TOPS
- SUBMIT PIXELATED OR BLURRY PHOTOS
- TAKE PHOTOS IN LOW LIGHT AREAS (LIKE YOUR CAR OR A RESTAURANT)
- STAND IN FRONT OF A WINDOW OR OTHER SOURCE OF LIGHT
- EDIT THE PHOTO IN ANY WAY PRIOR TO SENDING (TRUST US — WE GOT THIS!)
- ADD PHOTO FILTERS

### Do:

- WEAR PROFESSIONAL ATTIRE (DRESS SHIRT AND TIE MINIMUM FOR MEN)
- STAND IN FRONT OF A WALL OR NEUTRAL BACKGROUND
- HAVE SOMEONE ELSE TAKE THE PHOTO RATHER THAN A SELFIE
- SHOOT IN NATURAL LIGHTING
- BE IN A WELL-LIT AREA WITH THE LIGHT BEHIND THE PHOTOGRAPHER
- BE SURE YOUR CAMERA IS SET TO THE HIGHEST QUALITY/LARGEST IMAGE SIZE
- SMILE!

**Don't be a throwback — keep your headshot current!**



To submit a new headshot, email your photo to [lcfry@ailife.com](mailto:lcfry@ailife.com).

Note: If you recently had a professional photo taken at Leadership Academy or other company meeting and you want us to use that, let us know which meeting and we'll hook you up!



# NEW ASSOCIATES

PER MANAGER

## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Luis Barbaresco Garcia	5	Richardson Latino Division	Sherita Thompson	2	Souley Bah	Heather Graham	2	London Nelson
Maria Papilago	4	Hemerson Gonzalez	Carolyn Jimenez	2	Giglione-Ackerman	Jojuan Wilson	2	Ernest Powell
Diana Navarro	4	Jesus Romero	Maher Altairi	2	Zach Hart	Yolamar Picon Mora	2	Jesus Romero
Jorge Reyes	3	Jesus Romero	Marcos Villalobos Morales	2	Fort Worth Latino Division	Chloe Snow	2	Michael Vasu
Ronald Rodriguez Garcia	3	Jesus Romero	Edgar Velasquez Romero	2	Richardson Latino Division	Carrie Padgett	2	Williams-Akinade
John Curry	2	AO	Laura Knopf	2	Sabrina Lloyd			
Vanessa Mabry-Jordan	2	AO	Eric Caballero	2	Andrew McQuade			

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jose Aranguren	9	Richardson Latino Division	Thomas Wright	2	AO	Glorieth Liscano Gamero	2	Fort Worth Latino Division
Lubrasca Iguaro	8	Jesus Romero	Chris McElmoyl	2	AO-Lorence	Alexandra Jaeger	2	Sabrina Lloyd
Danny Sour	6	Sabrina Lloyd	Joseph Crivelli	2	Simon Arias	Michael Jang	2	Sabrina Lloyd
Ragih Murshed	5	Zach Hart	Montana McDonald	2	Simon Arias	Skay Nusenu	2	Sabrina Lloyd
Jozef Tinaj	4	AO	Shavonne Grant	2	Mark Beckford	Ebony Ortiz	2	Sabrina Lloyd
Havis Alvarado	4	Hemerson Gonzalez	Belinda Polite	2	Mark Beckford	Heriberto Chavez	2	Andrew McQuade
Kimbria Bracey	4	Ernest Powell	Kamie Clark	2	Jose Carvajal	Phillip Rigoli	2	Nick Moore
Minh Phung	3	AO	Jordan Stelzer	2	Richard Correa	Sancreisha Morgan	2	London Nelson
Eddie Gonzales	3	Jose Carvajal	Amanda Ashley	2	Giddens-Giddens	Susana Vargas	2	Theodore Pappas
Arianna DaLuz	3	Fisher-Zuzick	Alexandria Greer	2	Giddens-Giddens	Raul Pinto	2	Jesus Romero
Ottara Ly-Beltre	3	Giglione-Ackerman	Stephanie Burghardt	2	Brett Gryska	Sky Plunkett	2	S-S-Bendure-Hartwig
Luis Osorio Bello	3	Fort Worth Latino Division	Gianni Toma	2	Zach Hart	Selina Maldonado	2	Michael Vasu
Luis Guzman Millan	3	Jesus Romero	Jhon Escauriza Contreras	2	Fort Worth Latino Division	Tecole Smith	2	Michael Vasu
Sabrina Levi	3	Albert Serur	Carlos Falcon Barros	2	Fort Worth Latino Division	Jordan Jones	2	Dustin Venekamp

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jorge Caridad	9	Fort Worth Latino Division	Johnny Ly	4	Giglione-Ackerman	Raul Rojas	3	Jose Carvajal
Yania Tineo Soto	9	Richardson Latino Division	Nairobi Contreras	4	Hemerson Gonzalez	Nakita Fortin	3	Denis-Michael Catalano
Luis Velasquez	8	Jesus Romero	Antonino Taormina	4	Brett Gryska	Gabriela Sime	3	Fisher-Zuzick
Duane Shaw	7	Sabrina Lloyd	Brenda Fox	4	London Nelson	Elias Boles	3	Brett Gryska
Zach Otto	6	Sabrina Lloyd	Clayton Slaughter	4	Michael Vasu	Joseph Rotolo	3	Henderson-Locker
Ahmed Kassem	5	Zach Hart	James Cassie	4	Williams-Akinade	Axel Carrasquel	3	Fort Worth Latino Division
Ashley Clarke	5	Ernest Powell	Brody Maughan-Evanson	3	Simon Arias	Carmen Pena Guede	3	Jesus Romero
Andrew Bishop	4	AO	Eric Snyder	3	Simon Arias	Iv Menache	3	Albert Serur
Mark Dushaj	4	AO	Donald DeVoise	3	Slav Bitman	Danny Juskiw	3	S-S-Bendure-Hartwig
Troy Williams	4	Souley Bah	Dwayne Gomez	3	Jose Carvajal	Johnny Fuller	3	John Young

## RGA

NAME	#	SGA
Robert Janev	15	Sabrina Lloyd

**NEW ASSOCIATE – \$1,000 contract-to-date new agent**

**THE MINIMUMS FOR RECOGNITION ARE:**

**SA & GA** – at least two new associates during the month

**MGA** – at least three new associates during the month

**RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# PREPPING FOR A BIG FINISH!

SIXTH CONSECUTIVE BEST MONTH IN A ROW!

### Sales

- **BEST November in Company history!**
- **\$21,392,995** Net ALP
- **7.9% Growth** over November 2020
- **8.86% YTD Growth**

### Recruiting

- **1,325** new associates

### Quality/Reinstatements

- Total of **4,291** policies conserved – **3,472** reinstatements – **819** reopens
- Persistency: **84.52%**
- 4-month retention: **80.8%** — tie with highest in Company history
- **Net-to-gross: 86%** — highest in Company history 4 months in a row

### Public Relations

- **261** groups signed — 39% increase over November 2020
- **351,547** members signed — 18% increase over November 2020
- **71** original groups signed — 97% increase over November 2020



# LEGACY

## RECRUITING PROGRAM

### TOP RECRUITING AGENTS\*\* NOVEMBER

TOTAL LEGACY RECRUITERS: 308

TOTAL LEGACY RECRUITS: 380



**Samuel Artzis**  
5 Recruits  
AO-Lorence



**Sean Saigeon**  
5 Recruits  
AO



**Blake Tomblin**  
5 Recruits  
Simon Arias

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Samuel Artzis	5	Matthew Thu	3	Braydon Cameron	2	Jeffery May	2	Ian Rouleau	2	Simon Arias	26
Sean Saigeon	5	Adam Wheeler	3	Halima Cameron	2	Joshua Notte	2	Crisbeling Scandela Reyes	2	Cindy Furer	15
Blake Tomblin	5	Sophia Anderson	2	Astrid Castrillon	2	Bruno Nuro	2	Jasmine Snell	2	Adel Al Choufi Naim	11
Nelson Desmond	4	Ahmad Aqel	2	Nelly Cuba De Tabares	2	Damaras Obi	2	Jessica Specht	2	Ernest Powell	10
Anizabeth Parra Gonzalez	4	Karolyn Aranzazo Duin	2	Jessica Davis	2	Jessica Pastor	2	Brendan Suranyi	2	Richard Correa	10
Marcus Pettigrew	4	Michael Battaglio	2	Valentina Diaz	2	Cindy Ramirez	2	Johan Tabares Gordillo	2	Corey Neff	6
Yuri Ramirez Torres	4	Stephen Bowen	2	Draey Fogg	2	Noah Rawson	2	Tyler Tasa	2	6 Recruits	BRONZE
Jessica Santamarina	4	Kimbria Bracey	2	Asante Jackson	2	Tina Rheaume	2	Jeffrey Tillman	2	5 Recruits	BRONZE
Julian Navalta	3	Keishaunbra Brent	2	Adam Johnson	2	Ronald Rodriguez Garcia	2	Daniel Umbertone	2	5 Recruits	BRONZE
Maria Papilago	3	Andrew Brown	2	Ahmed Kassem	2	Stephanie Rogers	2			5 Recruits	BRONZE

### TOP RECRUITING AGENTS\*\* YTD

TOTAL LEGACY RECRUITERS: 2,352

TOTAL LEGACY RECRUITS: 4,403

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	71	Blake Tomblin	10	Travis Carpenter	7	David Ramirez-Benitez	7	Nelson Desmond	6	Simon Arias	26
Adam Wheeler	23	Alexis De Santi	9	Katherine Cogollo	7	Joshua Reyes	7	Hollie Ellers	6	Cindy Furer	15
Ryan Fickert	21	Sherrie McCarty	9	Matthew Conrad	7	Tyler Sevilla	7	Derek Foore	6	Adel Al Choufi Naim	11
Gregory Rudolph	20	Anizabeth Parra Gonzalez	9	Ethan Cooper	7	Melissa Sidoti	7	Yelineth Godoy Latuff	6	Ernest Powell	10
Jessica Kay	19	George Shafiek	9	Bethany Evans	7	Jeffrey Tillman	7	Aliya Johansen	6	Richard Correa	10
Christina Shanno Baldwin	16	Mickey Adkins	8	Elijah Findley	7	Kendall Wilson	7	Jonathan Jones	6	Corey Neff	6
David Carpenter	14	Tiffany Babin-Washington	8	Rosemery Gomez Castillo	7	Chillynn Acevedo	6	Paul Kelly	6	6 Recruits	BRONZE
Nicholas Chuma	14	Erin Egyud	8	Daryl Graham	7	Susana Al Choufi Naim	6	Cody Langston	6	5 Recruits	BRONZE
Alma Lozano	14	Mavrick Fredericks	8	Alexander Gross	7	Havis Alvarado	6	Judith Lopez	6	5 Recruits	BRONZE
Carmen Pena Guedez	12	Channing Gardner	8	Jenna Grula	7	Samuel Artzis	6	Chase Miller	6	5 Recruits	BRONZE
Kimbria Bracey	11	Marsei Hogan	8	Sierra Hartwig	7	Darrell Asbell	6	Noe Perez	6	5 Recruits	BRONZE
Jhon Escauriza Contreras	11	Travis Kovach	8	Mark Bernsdorff	6	Mark Bernsdorff	6	Daniel Ramirez	6	5 Recruits	BRONZE
Mario Hajro	11	Joe Lewo	8	Mitchell Jeremiah	7	Omar Billy	6	Rita Rider	6	5 Recruits	BRONZE
Taulant Bane	10	Drake Smith	8	Johnny Ly	7	Dalton Cassavoy	6	Kacie Schwartzfigure	6	5 Recruits	BRONZE
Morgan Luptak	10	Ransley Vazquez	8	Jay Maska	7	Javier Castillo	6	Melinda Skinner	6	5 Recruits	BRONZE
Beau Minnick	10	Felix Villasmil Briceno	8	Mac Massengill	7	Fernando Coiran	6	Sabrina Smith	6	5 Recruits	BRONZE
Julian Navalta	10	Jose Aranguren	7	Michael McKiernan	7	Tommy Conard	6	Michelle Speciale	6	5 Recruits	BRONZE
Arthur Thomas	10	London Burnett	7	Maria Montoya	7	Veronica Coval	6	Hugo Tigrera Gamboa	6	5 Recruits	BRONZE

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.  
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

# LEGACY RECRUITING CLUB

## MEMBERS

— By Number of Eligible Legacy Recruits\*



**Erica Robertson**  
Simon Arias  
26 Recruits  
PLATINUM



**Philip Roffi**  
Cindy Furer  
15 Recruits  
GOLD



**Anizabeth Parra Gonzalez**  
Adel Al Choufi Naim  
11 Recruits  
SILVER



**Kimbria Bracey**  
Ernest Powell  
10 Recruits  
SILVER



**Drake Smith**  
Richard Correa  
10 Recruits  
SILVER



**Steven Barton**  
Corey Neff  
6 Recruits  
BRONZE



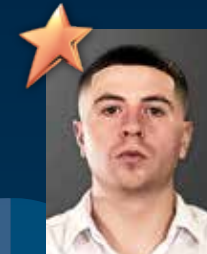
**Nelly Cuba De Tabares**  
Hemerson Gonzalez  
6 Recruits  
BRONZE



**Spencer Kozej**  
Simon Arias  
6 Recruits  
BRONZE



**Stephanie Prince Leon**  
Pappas-Romero  
6 Recruits  
BRONZE



**Joseph Crivelli**  
Simon Arias  
5 Recruits  
BRONZE



**Montana Hanson**  
AO  
5 Recruits  
BRONZE



**Asante Jackson**  
S-S-Parks-Salvaggi  
5 Recruits  
BRONZE



**Jeffery May**  
S-S-Parks-Salvaggi  
5 Recruits  
BRONZE



**Ian Rouleau**  
Zach Hart  
5 Recruits  
BRONZE



**Johan Tabares Gordillo**  
Richardson Latino Division  
5 Recruits  
BRONZE



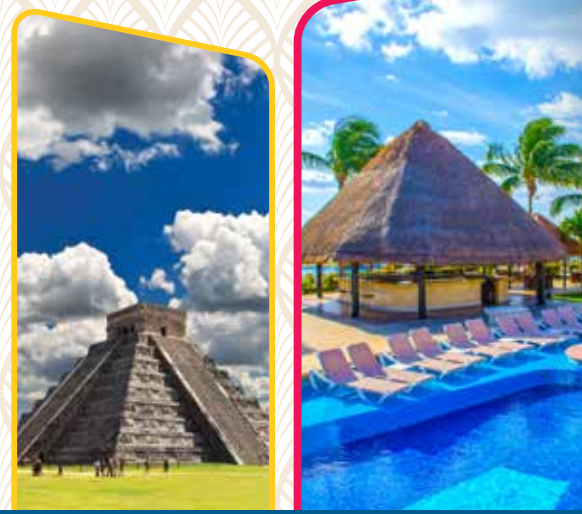
**Paula Thompson**  
Ernest Powell  
5 Recruits  
BRONZE



**Phillip Waisman**  
Satti-Kanaan  
5 Recruits  
BRONZE

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

# CANCON



## 2023 CONVENTION • MAY 3-6 • THE GRAND AT MOON PALACE

### CAREER AGENTS

Write \$93,000 of Net ALP as of December 31, 2022 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$110,000 of Net Annualized Premium as of December 31, 2022 AP&P Report.

### SUPERVISING AGENTS

Write \$93,000 of Personal Net ALP as of December 31, 2022 AP&P Report or write \$155,000 of First Six Months Agent Production. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying SAs must also have at least one active First Six Months Agent as of December 31, 2022. SAs can qualify on a pro-rated basis if contracted less than one year.

### GENERAL AGENTS

Write \$93,000 of Personal Net ALP as of December 31, 2022 AP&P Report or write \$205,000 of First Six Months Agent Production. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying GAs must also have at least two active First Six Months Agents as of December 31, 2022. GAs can qualify on a pro-rated basis if contracted less than one year.

### MASTER GENERAL AGENTS

Write \$300,000 in Agency Net ALP with 10% YTD growth over prior year as of December 31, 2022 YTD MGA/RGA Report. We will allow Personal Net ALP to count toward Agency total. Or write \$93,000 of Personal Net ALP as of December 31, 2022 AP&P report. MGAs can qualify on a pro-rated basis if contracted less than one year.

### REGIONAL GENERAL AGENTS

Write \$300,000 in Agency Net ALP with 10% YTD growth over prior year as of December 31, 2022 YTD MGA/RGA Report. Or may qualify as an MGA with his/her own MGA Agency production.

### STATE GENERAL AGENTS

Must have 15% growth over prior year as of December 31, 2022.

### MARKETING SPECIALISTS & PR REPRESENTATIVES

Obtain 17,500 card credits or #1 in Category (must meet 100% of Objective with minimum of 10,000 Card Credits). Rookie reps (reps with 1st, 2nd or 3rd Qtr 2021 hire date) must obtain 13,000 card credits. Icebreaker (reps with 4th Qtr 2021 through 2022 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2022. Original (ORIs and ADIs) will count as double credit.

**NOTES:** The Net-to-Gross and retention rates as shown on the qualifier's December 31, 2022 AP&P report will be used in determining qualification: through the 12th month, 80% net to gross; 12+ months, 74% retention rate. All levels must meet appropriate Retention or Net to Gross requirements to qualify. Year-To-Date award winners must also have 80% Net-to-Gross (from AP&P report) or a 74% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Phone add-ons (WP or ADB) do not count toward convention qualification. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year. Qualifying Marketing Specialists will be required to have appropriate taxes deducted from payroll.

VIEW FULL QUALIFICATIONS ONLINE: [ailife.com/arc/spotlight.aspx](http://ailife.com/arc/spotlight.aspx) & [nilife.com/arc/spotlight.aspx](http://nilife.com/arc/spotlight.aspx)

# 2022 BONUS QUALIFICATIONS

The **WORLD'S GREATEST BONUS** is paid weekly and is based on MTD Net ALP as of the end of the Run Code Week. A percentage bonus is paid on each portion of the MTD Net ALP. The agent's MTD Net ALP must increase over the prior highest MTD Net ALP achievement in the existing month to receive a bonus. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. Agents contracted more than twelve months can also receive a bonus increase based on their retention rate.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

To be eligible for the **SA/GA DIRECT ASSOCIATE FIELD TRAINING BONUS**, the SA/GA must have the required number of direct new associates and/or keepers. The bonus is calculated as a percentage of the total weekly World's Greatest Bonus earned by new associates in their first 180 days under an SA or GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of \$3,000 of personal Gross ALP in the prior month per that month's AP&P report to be eligible for bonus in current month. Changes effective week ending February 2-3, 2022.

To be eligible for the **SA/GA LEADERSHIP BONUS**, the SA/GA must have the required number of associates and/or keepers. The bonus is calculated as a percentage of the total weekly World's Greatest Bonus earned by post-six-month direct associates under an SA/GA, and indirect associates under a GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of \$3,000 of personal Gross ALP in the prior calendar month per that month's AP&P report to be eligible for bonus in current month.

To be eligible for the **MGA LEADERSHIP BONUS**, the MGA must have the required number of direct or indirect associates and/or keepers. The bonus is calculated as a percentage of the total weekly World's Greatest Bonus earned by direct and indirect associates under an MGA. The MGA must have the required quality factor to be eligible for the bonus; must have three or more new associates in the previous calendar month and must promote one person to MGA every 12 months under his/her regular MGA hierarchy to maintain the full bonus.

The **RGA BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. Based on the number of MGAs coded under an RGA, the RGA is eligible for a weekly bonus equal to a percentage of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus and must promote one person to MGA every 12 months under his/her personal MGA hierarchy to maintain the full bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

**NOTE:** An associate is defined as a new agent who submits at least \$1 Gross ALP. A keeper is defined as a new associate within their 2nd-4th contract month with a minimum of \$5,000 Gross ALP.

The quarterly **MGA GROWTH BONUS** offers incentives for both veteran and rookie MGAs. For **MGA Veterans** (promoted prior to 2021), the MGA Growth Bonus is calculated on 2022 calendar quarter Net ALP growth over same quarter 2021. Bonus eligibility requires a minimum benchmark of \$60,000 Net ALP production same quarter 2021. For **MGA Rookies** (promoted 2021 or after), the bonus is calculated on growth over the previous calendar quarter Net ALP with a minimum benchmark of \$60,000 Net ALP production previous calendar quarter. Eligibility requires completing four full calendar quarters as an MGA, with calendar quarters starting Jan 1, Apr 1, Jul 1 and Oct 1. Net-to-gross/retention standards apply to eligibility and bonus payout based on MGA tenure.

There is also a **KEEPER BOOST** where both veteran and rookie MGAs can earn up to an additional 25% of the MGA Growth Bonus based on keeper growth if they exceed their keeper benchmark.

The quarterly **RGA GROWTH BONUS** is calculated as a percent of the total MGA Growth Bonus received by MGAs within the RGA's hierarchy. The percentage paid is based on the number of hierarchy MGAs who receive an MGA growth bonus that quarter. Net-to-gross/retention standards apply to eligibility and bonus payout based on RGA tenure.

**MILLION DOLLAR CLUB** members receive a bonus of \$5,000 and an award if they produce \$1 million of Net ALP (from 1999 forward). \$5,000 bonus will be increased \$5,000 for each additional qualification.

**PR PLATINUM CLUB** members of the PR Team receive a \$5,000 bonus and an award if they produce 250,000 leads. They also receive a \$10,000 bonus and an award for 500,000 leads. Lead accumulations from 2006 forward.

For **FOUNDERS CLUB**, personal producers must meet \$13,000 Net ALP per month for four consecutive months and 80% four month retention. Qualifiers must have eight full months tenure as an active producer. PR Reps and Marketing Specialists must reach 1,500 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse. Current year qualifiers also have the privilege to arrive one day early for the 2023 convention.

For **PRESIDENTS CLUB**, personal producers must meet the minimum production of \$200,000 of Net ALP in the calendar year, with 81% four-month retention as of December 31, 2022. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 22,500 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2022 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Subsequent qualifications will receive a diamond added to their ring (or pendant) or a President's Club ring (or pendant) for spouse. The \$1,500 bonus will be increased \$200 for each consecutive qualification. Qualifiers also have the privilege to arrive one day early to Convention.

VIEW FULL QUALIFICATIONS ONLINE: [ailife.com/arc/spotlight.aspx](http://ailife.com/arc/spotlight.aspx) & [nilife.com/arc/spotlight.aspx](http://nilife.com/arc/spotlight.aspx)

# The BUSINESS ATHLETE

**Orby Kelley**  
MGA - SS-Bendure-Hartwig



## HOW JACK NICKLAUS EVOLVED FROM THE GOLDEN BEAR TO **THE GOAT**

**A** S A YOUNG GOLFER, JACK NICKLAUS had a not-so-endearing nickname "Fat Jack" given to him by the media and Arnold Palmer fans. As Jack's greatness on the course grew, so did his fan base. While on a trip with his wife Barbara, the couple came across newspapers with the headline saying, "Golden Bear from

U.S. to Arrive Today." Nicklaus had been seeking a brand, and without hesitation exclaimed, "That's it" and a legend was born. Coincidentally, Jack's high school was nicknamed the Upper Arlington Golden Bears, so it all made sense.

Jack's credentials are unmatched on the course: 73 tournaments won, 18 Major Championships (most in history), and runner-up in 19 Majors. Although he was one of the most competitive golfers of all time, Jack's sportsmanship was the greatest of any champion.

I find inspiration and correlations between Jack's world and ours. Jack's road to success can be summed up in his own words.

**"THE WORSE YOU'RE PERFORMING, THE MORE YOU MUST WORK MENTALLY AND EMOTIONALLY. THE GREATEST AND TOUGHEST ART IN GOLF IS 'PLAYING BADLY WELL.' ALL THE TRUE GREATS HAVE BEEN MASTERS AT IT."**

We all have bad days. Jack says that in many of his victories, he played poorly in three rounds, but kept himself in contention so he

could win when all the chips were on the line. "Playing badly well" is no easy task and it's something we can all learn from.

**"FOCUS ON REMEDIES, NOT FAULTS."** We routinely face some type of adversity whether it be a no-show, deal held, or retention challenges. Bottom line, if you last long enough, you'll see it all. Jack maintained a solutions focus and it's that can-do attitude that separates winners from the rest.

**"RESOLVE NEVER TO QUIT, NEVER TO GIVE UP, NO MATTER WHAT THE SITUATION."**

If you keep grinding, you will outlast your competition and in many circumstances, the competition is from within. Maintaining your competitive spirit and focusing on the task at hand will garner outstanding results over and over again.

**"CONFIDENCE IS THE MOST IMPORTANT SINGLE FACTOR IN THIS GAME, AND NO MATTER HOW GREAT YOUR NATURAL TALENT, THERE IS ONLY ONE WAY TO OBTAIN AND SUSTAIN IT: WORK."**

Hard work beats talent when talent doesn't work hard. Having the combination of talent

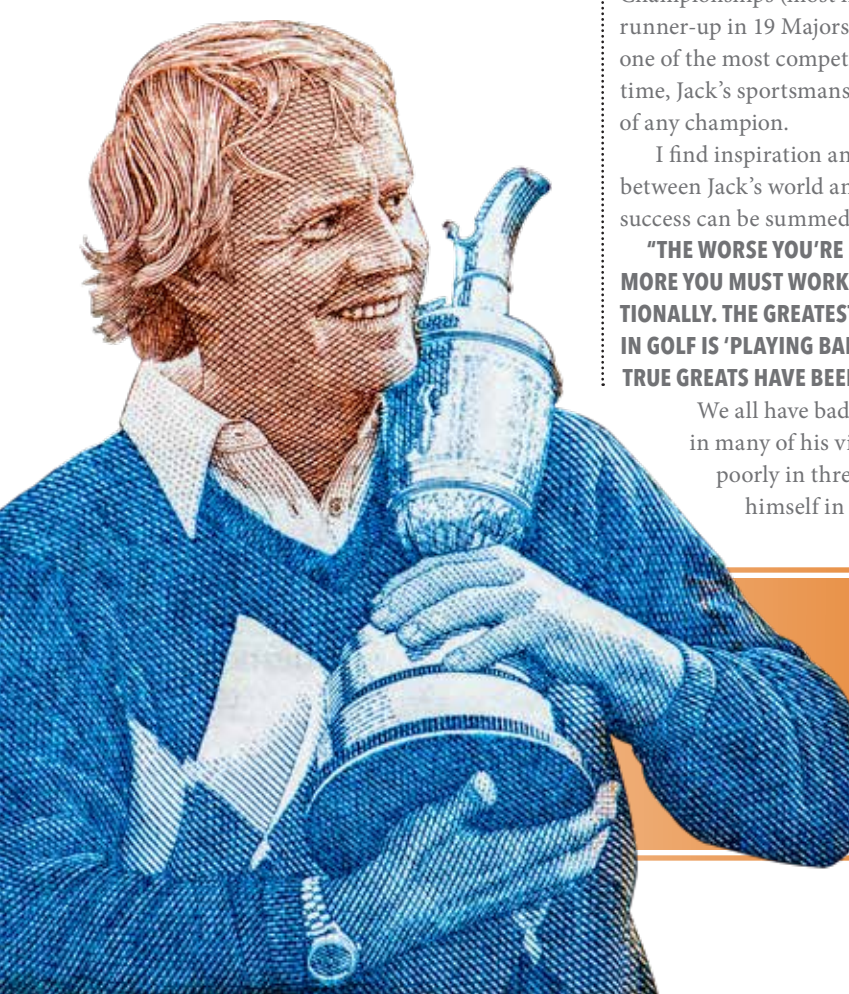
and a relentless work ethic allows your confidence to build and confidence leads to sustained success.

**"SUCCESS DEPENDS ALMOST ENTIRELY ON HOW EFFECTIVELY YOU LEARN TO MANAGE THE GAME'S TWO ULTIMATE ADVERSARIES: THE COURSE AND YOURSELF."**

Your ultimate success depends on how you navigate life's events and how you respond to them. Being self-aware and in tune with your surroundings are learned traits allowing you to overcome all challengers, including the one in the mirror.

Jack and Barbara have teamed up with the PGA Tour, Children's Miracle Network Hospitals and spend much of their time on their "Play Yellow" initiative, a charity in support of pediatric cancer research. Now Jack encourages others to support the cause by wearing yellow. As a volunteer at Jack's PGA Memorial Tournament, I've joined a dedicated group of volunteers, helping the tournament to donate more than \$3 million to the charity annually. Play Yellow has donated more than \$100 million to pediatric cancer research in the past 16 years.

Jack Nicklaus has a legacy as a tremendous individual, family man, sports hero, competitor, and a charitable giver. He is a true example of how one can evolve and become the Greatest Of All Time. 🏌️‍♂️



This concludes our Business Athlete series. We hope you enjoyed it and sincerely thank all who took the time to share their thoughts.





**By Angel Martinez**  
Regional Sales Director



## La contratación de hispanohablantes requiere la aceptación de modificaciones

Nos acercamos a un nuevo año, y AIL continúa evolucionando dramáticamente. Más del 13% de los estadounidenses son hispanohablantes. **Estados Unidos es actualmente el segundo país con más hispanohablantes, solo por detrás de México y por delante de España. Para 2050, se espera que Estados Unidos supere a México por ese título, convirtiéndose en el país con más hispanohablantes en el mundo.**

A medida que la comunidad hispana crece, la demanda de los mejores agentes bilingües o hispanohablantes seguramente crecerá con ella. **¿Cómo puede usted mantenerse competitivo a la hora de atraer y reclutar hispanohablantes?**

Si usted no es hispano o usted mismo no habla español, reclutar y contratar agentes bilingües o hispanohablantes puede parecer intimidante. ¿Dónde podemos encontrar agentes de habla hispana? ¿Y cómo evaluamos que hablen español al nivel que requerimos?

Contratar a los mejores es como vender nuestros productos. Como empresa, necesitamos definir y analizar nuestro mercado objetivo y asegurarnos de que AIL sea atractivo. Si bien no todos los hispanohablantes son hispanos, y no todos los hispanos hablan español, la comunidad hispana tiene la mayor concentración de hispanohablantes. Centrarse en esta comunidad producirá la mayoría de los candidatos de habla hispana.

Al reclutar y contratar dentro de la comunidad hispana, es importante recordar:

- **La familia y la comunidad están en el centro de la cultura hispana**
- **Los hispanos que buscan empleo dependen significativamente de sus conocidos: familiares, amigos y colegas.**
- **Los solicitantes de empleo hispanos prefieren las interacciones personales a los procesos impersonales**
- **La comunidad hispana es diversa en términos de país de origen, duración del tiempo en los Estados Unidos, número de generaciones en los Estados Unidos, nivel de educación y distribución geográfica.**
- **El dominio de habla hispana varía, incluso entre los hablantes nativos**

Si queremos expandir nuestro reclutamiento latino, debemos estar más abiertos a este mercado y entender la cultura. Además, para ganar confianza y hacer que los hispanohablantes sientan que estamos TODOS DE ACUERDO con la expansión latina en 2022, necesitamos facilitar el proceso y proporcionar las herramientas para hacer que AIL sea atractivo para los hispanohablantes y aumentar nuestra reputación en este importante mercado. 🇺🇸



Vemos una tremenda oportunidad en el mercado Latino. AIL/NILICO busca MGAs y GAs Latinos que deseen seguir la Trayectoria profesional de SGA. **Si usted está interesado, hable con su SGA, después envíe un correo electrónico a [futuresga@aillife.com](mailto:futuresga@aillife.com)**

## Hiring Spanish Speakers Requires Acceptance of Modifications

We are approaching a new year, and AIL continues to evolve dramatically. More than 13% of Americans are Spanish speakers. **The United States currently has the second-most Spanish speakers, behind only Mexico and ahead of Spain. By 2050, the U.S. is expected to beat Mexico out for that title, becoming the country with the most Spanish speakers in the world.**

As the Hispanic community grows, demand for top bilingual or Spanish-speaking agents is sure to grow with it. **How can you stay competitive when attracting and recruiting Spanish speakers?**

If you aren't Hispanic or don't speak Spanish yourself, recruiting and hiring bilingual or Spanish-speaking agents may seem intimidating. Where do we find Spanish-speaking agents and how do we evaluate that they speak Spanish at the level we require?

Hiring top performers is like selling our products. We need to define and analyze our target market and ensure AIL is attractive as a company. While not all Spanish speakers are Hispanic, and not all Hispanic people speak Spanish, the Hispanic community has the largest concentration of Spanish speakers. Focusing on this community will produce the most Spanish-speaking candidates.

When recruiting and hiring within the Hispanic community, it's important to remember:

- **Family and community are at the center of Hispanic culture**
- **Hispanic job seekers depend significantly on their acquaintances — family, friends, and colleagues**
- **Hispanic job seekers prefer personal interactions to impersonal processes**
- **The Hispanic community is diverse in terms of country of origin, length of time in the U.S., number of generations in the U.S., education level, and geographic distribution**
- **Spanish-speaking proficiency varies, even among native speakers**

If we want to expand our Latin recruiting, we must be more open to this market and understand the culture. To gain trust and make Spanish speakers feel that we are ALL IN with the Latin expansion in 2022, we need to facilitate the process and provide the tools to make AIL attractive to Spanish speakers. This will increase our reputation in this important market. 🇺🇸



We see tremendous opportunity in the Latino market. AIL/NILICO is looking for Latino MGAs and GAs who want to pursue the SGA Career track. **If you are interested, speak to your SGA, then send an email to [futuresga@aillife.com](mailto:futuresga@aillife.com)**



**Byron A. Paz**  
LATIN LEADER OF THE MONTH

- Nació y creció en la Ciudad de Guatemala
- Emigró a Toronto, Canadá, en febrero de 2000 a los 17 años
- Se graduó de la escuela secundaria en 2001 y quería seguir la carrera de Ingeniería Aeroespacial, pero no pudo debido a que se le consideraba un estudiante internacional
- Comenzó un trabajo laboral pero lo dejó en un año en busca de un futuro mejor
- Fue reclutado por AIL en febrero de 2003
- Se convirtió en SGA en diciembre de 2013
- Ganador de la categoría de agencias (Rookie) en 2014 y recibió honores en el escenario en la convención de San Diego
- Ganador en la categoría VII en 2017 y recibió honores en el escenario en la convención de Orlando
- Fue nombrado miembro del Consejo Ejecutivo de AIL por Steve Greer y David Zophin en 2018

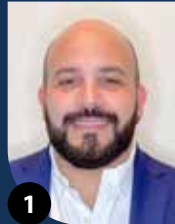
- Born and raised in Guatemala City
- Emigrated to Toronto, Canada, in February of 2000 at age 17
- Graduated High School in 2001 and wanted to pursue Aerospace Engineering but was not able to due to being considered an International Student
- Started a labor job but left it in a year in search of a better future
- Was recruited by AIL in February of 2003
- Became SGA in December of 2013
- Won the Rookie start-up category in 2014 and went on stage at the San Diego convention
- Won category VII category in 2017 and went on stage at the Orlando convention
- Was appointed to the AIL Executive Council by Steve Greer and David Zophin in 2018

## VETERAN PRODUCER



**1**  
DIEGO VARGAS  
MIAMI, FL

## SA



**1**  
EDGAR VELASQUEZ ROMERO  
RICHARDSON, TX

## ROOKIE MGA



**1**  
ASTRID CASTRILLON  
DALLAS, TX

## ROOKIE PRODUCER



**1**  
KATHERINNE ALFONZO ZERPA  
RICHARDSON, TX

## GA



**1**  
JOSE ARANGUREN  
RICHARDSON, TX

## RGA



**1**  
ALEXIS NARANJO  
HOUSTON, TX

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Diego Vargas	\$15,124	88.7	Daniel Pacheco	Beto Quintero
2	Dana Martin Gonzalez	\$12,818	96.4		Beto Quintero
3	Victor Romero	\$11,518	81.1	Doris Martinez Garcia	Beto Quintero
4	Sergio Carta	\$9,056	100.0	Sergio Carta	Beto Quintero
5	Leonardo Alsina	\$8,916	76.7	Sergio Carta	Beto Quintero

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Katherinne Alfonzo Zerpa	\$30,798	100	Helgi Bistochett Navarro	Richardson Latino Division
2	Frank Ramirez Orsetty	\$25,916	100	Helgi Bistochett Navarro	Richardson Latino Division
3	Amindel Reyes	\$23,528	97	Norvi Belisario	San Antonio Latino Division
4	Eduardo Rivas	\$23,410	100	Yania Tineo Soto	Richardson Latino Division
5	Hernan Rodriguez Becerra	\$21,771	94.5	Maria Elisa Moros Ojeda	Jesus Romero

## TOP LATINO MARKET SUPERVISING AGENTS: NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Edgar Velasquez Romero	\$155,111	\$166,154	100	Helgi Bistochett Navarro	Richardson Latino Division
2	Luis Barbaresco Garcia	\$116,991	\$122,983	100	Yania Tineo Soto	Richardson Latino Division
3	Johan Tabares Gordillo	\$76,761	\$76,761	100	Helgi Bistochett Navarro	Richardson Latino Division
4	Carlos Frias Caraballo	\$73,653	\$85,536	100	Yania Tineo Soto	Richardson Latino Division
5	Diana Navarro	\$28,582	\$34,339	96	Luis Velasquez	Jesus Romero

## TOP LATINO MARKET GENERAL AGENTS: NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jose Aranguren	\$208,877	\$218,768	100	Yania Tineo Soto	Richardson Latino Division
2	Taleb Jammoul Hajali	\$39,575	\$110,765	92		Beto Quintero
3	Ileana Tineo	\$37,901	\$39,163	100	Axel Carrasquel	Fort Worth Latino Division
4	Alejandra Ramos	\$35,794	\$100,220	94	Adianeza Rodriguez	Hemerson Gonzalez
5	Luis Osorio Bello	\$35,333	\$37,997	97	Jorge Caridad	Fort Worth Latino Division

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: NOVEMBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Astrid Castrillon	298.0%	\$96,110	\$32,250	73.4	Hemerson Gonzalez
2	Rafael Medina	171.2%	\$55,200	\$32,250	74.5	Pappas-Romero
3	Axel Carrasquel	141.6%	\$45,667	\$32,250	97	Fort Worth Latino Division

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: NOVEMBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	638.4%	\$78,136	\$10,582	81.3	Jesus Romero

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Dana Martin Gonzalez	\$134,809	96.4		Beto Quintero
2	Diego Vargas	\$97,537	88.7	Daniel Pacheco	Beto Quintero
3	Leonardo Alsina	\$77,001	76.7	Sergio Carta	Beto Quintero
4	Victor Romero	\$68,086	81.1	Doris Martinez Garcia	Beto Quintero
5	Amanda Urdaneta	\$64,210	89.5	Alfredo Garcia	Beto Quintero

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Nancy Djendji	\$200,040	100.0	Nafic Djendji Abdel Khalek	Jesus Romero
2	Epifania Segovia Barreto	\$170,676	100	Jean Romero Capote	Jesus Romero
3	Hernan Rodriguez Becerra	\$160,960	94.5	Maria Elisa Moros Ojeda	Jesus Romero
4	Karem Cogollo	\$147,838	91.1	Adalberto Paz	San Antonio Latino Division
5	Noris Dominguez Ramirez	\$139,243	88.2	Nafic Djendji Abdel Khalek	Jesus Romero

## TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Edgar Velasquez Romero	\$297,260	\$319,063	100	Helgi Bistochett Navarro	Richardson Latino Division
2	Luis Barbaresco Garcia	\$235,552	\$271,512	100	Yania Tineo Soto	Richardson Latino Division
3	Juan Guzman Aular	\$219,253	\$292,731	99		Jesus Romero
4	Nesmar Vielma	\$162,722	\$222,503	92	Solgeis Cardozo Mijares	Hemerson Gonzalez
5	Nancy Djendji	\$147,324	\$260,345	97	Nafic Djendji Abdel Khalek	Jesus Romero

## TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Taleb Jammoul Hajali	\$482,627	\$1,072,762	92		Beto Quintero
2	Lubraska Iguaro	\$482,570	\$571,471	85.3	Luis Velasquez	Jesus Romero
3	Elmar Salas Velasco	\$370,041	\$617,436	80.4	Tahis Quintero Bonilla	Jesus Romero
4	Jose Aranguren	\$320,163	\$364,801	100	Yania Tineo Soto	Richardson Latino Division
5	Morella Parejo	\$298,185	\$409,760	92.5	Luis Velasquez	Jesus Romero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Jean Romero Capote	291.9%	\$1,035,395	\$354,750	81.1	Jesus Romero
2	Rafael Medina	247.1%	\$876,453	\$354,750	74.5	Pappas-Romero
3	Luis Velasquez	210.6%	\$746,998	\$354,750	90.5	Jesus Romero

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	478.5%	\$1,368,203	\$236,500	81.3	Jesus Romero
2	Susana Al Choufi Naim	150.7%	\$608,137	\$242,577	77.8	Hemerson Gonzalez
3	Tahis Quintero Bonilla	83.3%	\$4,250,179	\$2,319,066	76.8	Jesus Romero



**American Income  
National Income**  
life insurance companies

# ANNOUNCING THE AIL-NILICO 2022 MARCH MADNESS \$50K CHALLENGE FOR PERSONAL PRODUCTION

We're doubling the action in 2022 as we award a total of **\$100K** divided between the Rookie Producers category and the Veteran Producers category!

## HOW TO QUALIFY

The Top 256 Rookie Personal Producers (coded 1/8/2021 and after) and the Top 256 Veteran Personal Producers (coded on or prior to 1/8/2021) for the month of January 2022 will determine eligibility for each category.

- Final numbers determined EOM based on January 2022 AP&Ps (status updates weekly).
- Adjustments will be made for any applications written prior to 12/31/21 and ADB/WP.
- Must meet minimum quality standards to qualify.

## CONTEST PERIOD

Six weeks — First round starts with advance cutoffs 3/2 and 3/3  
Final round ends with advance cutoffs 4/6 and 4/7

## THE CONTEST

The Top 256 personal producers for each category will be broken into four brackets of 64 each:

- 1<sup>ST</sup> BRACKET = Producers 1–64
- 2<sup>ND</sup> BRACKET = Producers 65–128
- 3<sup>RD</sup> BRACKET = Producers 129–192
- 4<sup>TH</sup> BRACKET = Producers 193–256

- In each of the four brackets, the 1<sup>st</sup> place producer will be paired against the 64<sup>th</sup>, the 2<sup>nd</sup> place will be paired against the 63<sup>rd</sup>, and so forth until all 64 are paired for the first round.
- Brackets will be announced before the contest commences so all participants can know who they will be playing next.
- The winner of each weekly matchup (as of advance cutoffs for that week) will continue on in their respective bracket. Each of the losers will continue to compete in the Runners-up Challenge for each of the four brackets for the remaining 5 weeks.
- Winners will be determined by the overall production accumulated over the entire six-week contest period and meeting quality standards (RTN/NTG).

## PRIZES

- The top two (2) finishing producers in each bracket will be awarded a cash prize.
- The four (4) 1<sup>st</sup> place winners will also receive a March Madness Trophy.
- Top 5 overall producers in the Runners Up challenge in each of the four (4) brackets will also receive cash prizes:

**Cash Prizes** — \$50K as shown below for each category (total of \$100K)

		BRACKET 1	BRACKET 2	BRACKET 3	BRACKET 4
Winners	1 <sup>st</sup> Place	\$7,000	\$5,000	\$3,500	\$2,500
	2 <sup>nd</sup> Place	\$3,500	\$2,500	\$1,800	\$1,300
Runners Up	1 <sup>st</sup> Place	\$3,000	\$2,000	\$1,500	\$1,000
	2 <sup>nd</sup> Place	\$2,500	\$1,500	\$1,250	\$ 750
	3 <sup>rd</sup> Place	\$2,000	\$1,000	\$ 750	\$ 500
	4 <sup>th</sup> Place	\$1,500	\$ 750	\$ 500	\$ 350
	5 <sup>th</sup> Place	\$1,000	\$ 500	\$ 300	\$ 250

## GET YOUR GAME FACE ON!

How you perform in January determines whether you qualify to participate in this contest. Get ready to blast into 2022 for a chance to win cash, trophies, and bragging rights!



# DO YOU HAVE WHAT IT TAKES TO REACH THE *Pinnacle Level?*



**Michael LiBassi**  
Division Senior Vice President  
American Income Life &  
National Income Life Divisions

In his bestselling book, **5 Levels of Leadership**, author John Maxwell outlines five different levels of leadership and how to reach the top. The top or Level 5 is known as the Pinnacle Level, the level when a leader becomes someone who can develop more leaders. Level 5 Leaders have respect from everyone in the organization, and people follow them because of who they are and what they represent. Leaders at this level create explosive growth in their organization and create a legacy from their results. The author estimates that only 1% of leaders will reach this level in their lifetime.

At American Income Life and National Income Life, we are blessed to have many Level 5 Leaders in our organization. As we

reflect on these extraordinary people, we have searched for similarities; as the old saying "Success leaves clues" reminds us. One theme kept recurring over and over and over again: Level 5 leaders not only developed other leaders but also recruited them. Many Level 5 Leaders earned this honor by personally recruiting more than one superstar into the company. An example of this is the late and great Durhon Oldham, who personally recruited his cousin and current CEO Steve Greer into our business.

As we designed our brand new personal recruiting club to recognize and incentivize our top personal recruiters in the company, it only made sense to name the club "Pinnacle" because excelling at personal recruiting and becoming a Level 5 Leader are synonymous. Similar to the 5 Levels of Leadership in which new leaders will need to progress through each level, we set up six levels of the Pinnacle Club. We wanted to give our new associates and new leaders the opportunity to join the ranks of the Pinnacle Club quickly so they could begin to progress through the different levels, and

enjoy the recognition, incentives, and growth that come with it.

If you commit to begin your journey with American Income and National Income to grow as a leader and work to become part of the top 1% of leaders, it's important that we find ways to make you feel appreciated. The Pinnacle Club is designed to do just that. Each level you achieve will bring awards that allow you to display your achievements with plaques and lapel pins, and you can select rewards from the hottest trends in fashion, technology, and travel. As you would imagine, as you elevate through the different levels, the value of the rewards increases with some very exciting options at the top! In addition to the awards and rewards, since you are a "member" of the club, we want to provide you with an assortment of different member benefits that you will be able to enjoy at company events.

We look forward to introducing you to all the details of the Pinnacle Recruiting Club in 2022 and, more importantly, we look forward to watching you advance through the levels of achievement as you grow as a leader in our company! 🏆

# Pinnacle

## RECRUITING CLUB

*Aim higher than expected.  
Achieve more than excellence.*

Personal Recruiting is a vital part of our culture. Now, when you bring qualified Personal Recruits\* on board, you gain admittance to a group of exceptional individuals whose achievements have elevated their status.

Pinnacle is where dedication and determination meet to enhance a cultivated lifestyle reserved for those who can meet the demands.

*Your efforts also have a more profound effect — you are a direct contributor to team, agency, and company growth. Recruits you personally select from your connections or personal interactions are higher-caliber candidates. The level of trust established between you and your Personal Recruits sets them up to be more connected, comfortable, and committed. The value of Personal Recruiting cannot be overstated.*

**SO JOIN THE ELITE. REACH THE PINNACLE. COMING 2022.**

RISE THROUGH THE AWARD LEVELS BY BRINGING ON QUALIFIED CANDIDATES. EARN REWARDS FOR YOUR DEDICATION TO PERSONAL RECRUITING.



**RECOGNITION**  
Leadership Academy, Convention perks and upgrades



**AWARDS**  
Swag, plaques, lapel pins



**EXCLUSIVE ITEMS**  
Choose from prizes such as Rolex Submariner, \$10,000 cash payout, HD camera, Apple MacBook Air, Apple Watch, KitchenAid Mixer, designer gift cards, custom clothing, Gucci watches, Peloton Bike and Treadmill, and much more!



**TRIPS**  
Cruises to Mexican Riviera, Mediterranean Sea, Alaska, Europe; Colorado ski trip, Universal Orlando, and more!

**Bronze**  
2 RECRUITS

**Silver**  
5 RECRUITS

**Gold**  
10 RECRUITS

**Platinum**  
15 RECRUITS

**Diamond**  
25 RECRUITS

**Pinnacle**  
50 RECRUITS

		Bronze	Silver	Gold	Platinum	Diamond	Pinnacle	
BONUS	Potential Earnings	\$500 – \$1,500 <sup>5</sup>	\$1,250 – \$3,750 <sup>5</sup>	\$2,500 – \$7,500 <sup>5</sup>	\$3,750 – \$11,250 <sup>5</sup>	\$6,250 – \$18,750 <sup>57</sup>	\$12,500 – \$37,500 <sup>56</sup>	
	PRIZES	Gift	Swag box	Silver item <sup>8</sup>	Gold item <sup>8</sup>	Platinum item <sup>8</sup>	Diamond trip <sup>89</sup>	Pinnacle item or trip <sup>89</sup>
		Plaque						
Lapel Pin								
ACADEMY BENEFITS	Reserved Seating <sup>1</sup>							
	Special Recognition							
	Room Credit or Upgrade <sup>1</sup>							
CONVENTION BENEFITS	Convention Credits <sup>2</sup>							
	CEO Welcome Cameo <sup>3</sup>							
	CEO Welcome Call <sup>3</sup>							
	Private Transfer <sup>3</sup>							
	Room Upgrade <sup>3</sup>							
	Priority Seating <sup>3</sup>							
	Automatic Qualification <sup>4</sup>							

<sup>1</sup>For next qualifying Leadership Academy school | <sup>2</sup>For calendar year personal recruits. Pinnacle members automatically qualify for Convention in the year achieved. | <sup>3</sup>For next qualifying Convention | <sup>4</sup>For the year Pinnacle Status is achieved | <sup>5</sup>Bonus potential is contingent upon when during your contract tenure the recruits qualify for the program. See your manager for specific details. | <sup>6</sup>Must have combined Net ALP of \$500,000 from all Personal Recruits to qualify | <sup>7</sup>Must have combined Net ALP of \$250,000 from all Personal Recruits to qualify | <sup>8</sup>Selected from Prize Catalog | <sup>9</sup>Travel prizes may be subject to change. Trip recipients are encouraged to stay abreast of the latest travel restrictions.

\*A Personal Recruit is defined as having been recruited through personal relationships or happenstance introduction. Candidates recruited through any structured or existing recruiting system — RMS, newspaper ads, career fairs, Internet ads, job boards (such as Monster, CareerBuilder, Craigslist, etc.), kiosk placements, event recruiting, etc. — do not qualify as for this program. Qualified Personal Recruits earned from 2021 to 2023 will accumulate to achieve each level.











# REGIONAL GENERAL AGENTS



**II** DAVID CARPENTER  
TEMPE, AZ



**III** MATTHEW CONRAD  
CLEVELAND, OH



**IV** RYAN WILSON  
MIDDLETOWN, CT



**V** SARA VAZ  
WINNIPEG, MB



**VI** PATRICK KNOUSE  
RALEIGH, NC



**VII** MARIO HAJRO  
SAN CLEMENTE, CA



**VIII** KAITLYN BRANDT  
DALLAS, TX



**IX** CHASE MILLER  
COLUMBUS, OH



**X** JOHN SANTOSUOSSO  
ROCHESTER, NY



**XI** ARIF HAJRO  
CORONA, CA



**XII** NICHOLAS CHUMA  
COLUMBUS, OH



**XIII** ALEXIS NARANJO  
HOUSTON, TX

## NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>II David Carpenter</b>	<b>39.7%</b>	<b>\$359,531</b>	<b>\$257,335</b>	<b>83.9</b>	<b>Dustin Venekamp</b>	
Zach Otto	19.8%	\$291,959	\$243,679	84.7	Sabrina Lloyd	
Mike Paragiou	19.6%	\$302,834	\$253,268	84.8	S-S-Parks-Salvaggi	
<b>III Matthew Conrad</b>	<b>65.4%</b>	<b>\$345,827</b>	<b>\$209,046</b>	<b>86.1</b>	<b>S-S-Parks-Salvaggi</b>	
Eric Thompson	60.2%	\$312,343	\$195,022	84.9	S-S-Parks-Salvaggi	
Kimberly Hamilton	10.1%	\$280,448	\$254,800	82.9	Brett Gryska	
<b>IV Ryan Wilson</b>	<b>16.2%</b>	<b>\$198,723</b>	<b>\$170,999</b>	<b>80.7</b>	<b>Philip Prata</b>	
Romal Omid	11.9%	\$194,183	\$173,561	73.2	Mathew Hart	
<b>V Sara Vaz</b>	<b>29.4%</b>	<b>\$195,187</b>	<b>\$150,825</b>	<b>77.5</b>	<b>AO</b>	
Gary Slocum	19.4%	\$109,189	\$91,466	77.7	Desi Dimitrova	
Elias Boles	10.7%	\$177,836	\$160,667	81.0	Brett Gryska	
<b>VI Patrick Knouse</b>	<b>71.7%</b>	<b>\$155,922</b>	<b>\$90,835</b>	<b>87.1</b>	<b>Slav Bitman</b>	
Andrew Bishop	63.8%	\$221,638	\$135,275	87.0	AO	
Stuart Pagan	30.3%	\$73,028	\$56,046	82.3	Mathew Hart	
<b>VII Mario Hajro</b>	<b>90.3%</b>	<b>\$399,116</b>	<b>\$209,676</b>	<b>79.9</b>	<b>AO</b>	
Erin Allen	66.9%	\$127,599	\$76,437	75.3	Richard Correa	
Gregory Rudolph	17.9%	\$140,556	\$119,257	81.5	Simon Arias	
<b>VIII Kaitlyn Brandt</b>	<b>42.7%</b>	<b>\$91,300</b>	<b>\$63,996</b>	<b>73.5</b>	<b>Stephen Jubrey</b>	
Adam Kidikas	39.6%	\$120,285	\$86,147	86.8	Josh West	
Taurean Flournoy	17.1%	\$89,719	\$76,608	81.9	Weather Spoon-Harris	
<b>IX Chase Miller</b>	<b>125.9%</b>	<b>\$120,744</b>	<b>\$53,440</b>	<b>78.7</b>	<b>S-S-Bendure-Hartwig</b>	
Gabriela Sime	67.7%	\$153,603	\$91,571	81.3	Fisher-Zuzick	
Duni Olusegun	47.3%	\$84,753	\$57,545	83.1	James Cunningham	
<b>X John Santosuosso</b>	<b>138.3%</b>	<b>\$122,816</b>	<b>\$51,544</b>	<b>85.8</b>	<b>Brett Gryska</b>	
Patrycja Grudzinska	74.6%	\$167,037	\$95,664	81.0	Sabrina Lloyd	
Andrew Chambers	61.6%	\$93,619	\$57,918	76.9	Philip Prata	
<b>XI Arif Hajro</b>	<b>398.8%</b>	<b>\$170,476</b>	<b>\$34,180</b>	<b>81.1</b>	<b>AO</b>	
Donald DeVoise	99.2%	\$72,092	\$36,199	91.0	Slav Bitman	
Eno Iftiu	80.7%	\$165,554	\$91,635	81.6	AO	
<b>XII Nicholas Chuma</b>	<b>132.6%</b>	<b>\$80,842</b>	<b>\$34,751</b>	<b>80.0</b>	<b>S-S-Bendure-Hartwig</b>	
Carlo Buhay	97.8%	\$92,169	\$46,595	73.0	AO	
Kingsley Ibeh	88.6%	\$20,268	\$10,749	81.7	Dustin Venekamp	
<b>XIII Alexis Naranjo</b>	<b>638.4%</b>	<b>\$78,136</b>	<b>\$10,582</b>	<b>81.3</b>	<b>Jesus Romero</b>	
Jennifer Ragan	287.2%	\$18,726	\$4,836	77.3	AO	
Joseph McCallister	144.6%	\$42,618	\$17,424	82.0	Simon Arias	

ALL TIME RECORD: \$1,348,288 Net ALP — MARK NEILSON

Spotlight recognizes the top three Regional General Agents in Categories I-XIII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2021 Awards Presentation are the top RGA per category from Categories I-XIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Robert Janev</b>	29.7%	\$5,183,855	\$3,997,685		82.2	Sabrina Lloyd
<b>II David Carpenter</b>	53.1%	\$4,968,488	\$3,245,889		83.9	Dustin Venekamp
Matthew Diulus	27.5%	\$3,990,285	\$3,130,480		80.1	Simon Arias
<b>III Tahir Quintero Bonilla</b>	83.3%	\$4,250,179	\$2,319,066		76.8	Jesus Romero
Brody Maughan-Evanson	36.8%	\$3,157,055	\$2,308,405		79.5	Simon Arias
Kimberly Hamilton	36.3%	\$3,057,444	\$2,243,953		82.9	Brett Gryska
<b>IV Romal Omid</b>	21.4%	\$2,388,247	\$1,968,019		73.2	Mathew Hart
Randall Cook	16.1%	\$2,316,133	\$1,994,249		78.1	Jamison Weatherspoon
Brandon Summerton	15.1%	\$1,870,987	\$1,625,835		77.5	AO
<b>V Scott Wheeler</b>	41.2%	\$1,958,569	\$1,387,234		82.3	Satti-Kanaan
Sara Vaz	38.6%	\$1,904,881	\$1,374,224		77.5	AO
Bruce Viaje	36.4%	\$1,922,772	\$1,409,931		80.4	AO
<b>VI Andrew Bishop</b>	82.0%	\$2,193,086	\$1,205,236		87.0	AO
James Sodan	75.1%	\$2,227,421	\$1,271,840		84.0	Nick Moore
Meaghan Krescko	61.3%	\$1,984,024	\$1,230,096		82.7	AO
<b>VII Mario Hajro</b>	353.7%	\$4,778,981	\$1,053,433		79.9	AO
Gregory Rudolph	85.1%	\$1,987,357	\$1,073,718		81.5	Simon Arias
Duane Shaw	70.2%	\$1,874,912	\$1,101,783		78.4	Sabrina Lloyd
<b>VIII Adam Kidikas</b>	55.9%	\$1,512,679	\$970,052		86.8	Josh West
Michael McKiernan	48.5%	\$1,310,541	\$882,422		82.0	Dustin Venekamp
Taurean Flournoy	33.5%	\$1,160,747	\$869,195		81.9	Weatherspoon-Harris
<b>IX Tim McAdams</b>	66.4%	\$1,396,009	\$838,949		81.9	Weatherspoon-Harris
Gabriela Sime	58.5%	\$1,330,208	\$839,025		81.3	Fisher-Zuzick
Chase Miller	48.3%	\$1,070,391	\$721,726		78.7	S-S-Bendure-Hartwig
<b>X Casey Kunash</b>	142.2%	\$1,510,715	\$623,712		78.7	Tommy Vena
Patrycja Grudzinska	142.2%	\$1,746,387	\$721,150		81.0	Sabrina Lloyd
Mark Bernsdorff	132.5%	\$1,384,382	\$595,559		81.5	Simon Arias
<b>XI Eno Iftiu</b>	354.6%	\$2,395,728	\$526,996		81.6	AO
Arif Hajro	209.6%	\$1,725,971	\$557,513		81.1	AO
Raul Rojas	59.1%	\$798,948	\$502,128		75.5	Jose Carvajal
<b>XII Brandon Minor</b>	114.6%	\$791,852	\$368,961		88.6	AO
William Parmeter	113.8%	\$795,954	\$372,251		79.5	Brett Gryska
Darrin Roberts	100.9%	\$747,993	\$372,262		80.6	Michael Vasu
<b>XIII Alexis Naranjo</b>	478.5%	\$1,368,203	\$236,500		81.3	Jesus Romero
Conner White	289.0%	\$460,034	\$118,250	88		Arias-Dlabik
Alon Barnur	222.5%	\$361,980	\$112,225		89.1	AO

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS

EC = 2021 Executive Council Member

Spotlight recognizes SGAs in Categories I-XI based on positive Net ALP Growth and Cat XII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2021 Awards Presentation are the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

## TOP % OF NET ALP OBJ ▶

**KRIS THIEME**  
Category X  
191.6



### CATEGORY I



**1**  
PAM MONETTI  
BUNKER HILL, IL



**2**  
ROBIN ANDRADE  
KINGSTON, MA



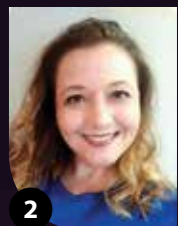
**1**  
GEORGE FARENTHOLD  
WASHINGTON, DC



**2**  
LORI VAUGHN  
PORTLAND, OR



**1**  
WILLIAM ROL  
HONOLULU, HI



**2**  
CARMELLA SWANSON  
RANCHO SANTA MARGARITA, CA

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**1**  
DONNA LAMONTAGNA  
OAK BROOK, IL



**2**  
LARRY LOZANO  
SAN JOSE, CA



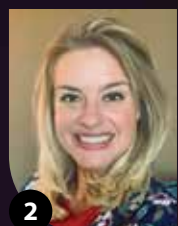
**1**  
MARK FLEMM  
LEECHBURG, PA



**2**  
LAURIE GRUBER  
HAMMOND, WI



**1**  
STEVE ORCHERTON  
VICTORIA, BC



**2**  
KELLY PENICK  
FORT WORTH, TX

### CATEGORY V

### CATEGORY VI

### CATEGORY VII



**1**  
JESSICA CHRISTERSSON  
CORAL SPRINGS, FL



**2**  
BRYAN UHL  
CHIPPEWA LAKE, OH



**1**  
PATRICK DURAY  
BLAINE, MN



**2**  
MICHAEL PALERMO  
QUINCY, MA

### CATEGORY VIII

### FIRST SIGNED TG



**CELIA ODELL**  
NETTIE, WV

### TOP MANAGERS

### CATEGORY I



**1**  
CHRISTA DAVIS  
SAN DIEGO, CA

### CATEGORY II



**1**  
MORGAN BREIER  
SWARTZ CREEK, MI

### CATEGORY III



**1**  
LACY MARTIN  
HUNTSVILLE, TX

## INDIVIDUAL REPS: NOVEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Pam Monetti	2,796	1,348	207.5%
	2	Robin Andrade	1,969	1,662	118.5%
	3	Malka Arony	2,972	2,797	106.2%
II	1	George Farenthold	2,126	1,149	185.1%
	2	Lori Vaughn	1,603	1,098	146.0%
	3	Brenda Wadey	1,572	1,160	135.6%
III	1	William Rol	1,708	929	183.8%
	2	Carmella Swanson	1,816	1,060	171.3%
	3	Patrena Smith	1,522	917	166.0%
IV	1	Donna LaMontagna	1,914	806	237.4%
	2	Larry Lozano	1,455	882	165.1%
	3	Lisa West	935	847	110.4%
V	1	Mark Flemm	1,533	618	247.9%
	2	Laurie Gruber	1,592	717	222.1%
	3	Maria Siero	987	782	126.3%
VI	1	Steve Orcherton	1,083	564	192.2%
	2	Kelly Penick	1,020	577	176.8%
	3	Hector Cortez	860	547	157.3%
VII	1	Jessica Christersson	605	518	116.7%
	2	Bryan Uhl	491	470	104.5%
	3	Annabelle Busia	392	470	83.5%
VIII	1	Patrick Duray	1,736	458	378.8%
	2	Michael Palermo	1,534	458	334.7%
	3	Noel Robbins	933	458	203.6%
Rookie	1	Annabelle Busia	392	470	83.5%
IceBreaker	1	Patrick Duray	1,736	458	378.8%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Malka Arony	40,391	30,768	131.3%
	2	Chuck Hill	23,347	18,766	124.4%
	3	Pam Monetti	17,370	14,824	117.2%
II	*1	Lori Vaughn	12,830	12,077	106.2%
	2	Brenda Wadey	13,258	12,757	103.9%
	3	Tony Anderson	12,321	12,150	101.4%
III	*1	Krissa Hensley	12,605	10,331	122.0%
	2	Mark Gagliardi	11,760	10,409	113.0%
	3	Lisa Bennett	10,865	10,386	104.6%
IV	*1	Larry Lozano	12,692	9,697	130.9%
	2	Cindy Kuncce	10,394	9,840	105.6%
	3	Lisa West	8,315	9,317	89.2%
V	*1	Maria Siero	15,356	8,599	178.6%
	2	Al Wall	10,081	8,525	118.3%
	3	Mark Flemm	5,779	6,801	85.0%
VI	*1	Hector Cortez	9,112	6,013	151.5%
	2	Kelly Penick	9,348	6,347	147.3%
	3	Cas Robinson	7,985	6,262	127.5%
VII	*1	Randy Stockley	6,733	5,395	124.8%
	2	Jessica Christersson	6,545	5,701	114.8%
	3	Donna Altshue	6,185	5,626	109.9%
VIII	*1	Patrick Duray	7,962	5,042	157.9%
	2	Noel Robbins	5,897	5,042	117.0%
	3	Cheryl Cook	5,593	5,041	110.9%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

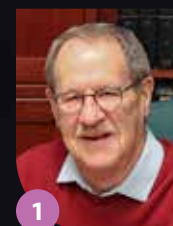
## MANAGERS: NOVEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Christa Davis	11,784	8,508	138.5%
	2	Judy Spade	5,536	5,819	95.1%
II	1	Morgan Breier	6,840	5,214	131.2%
	2	Katherine Pratt	5,719	4,826	118.5%
III	1	Lacy Martin	4,347	5,078	85.6%

## MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Christa Davis	114,900	93,587	122.8%
	2	JT Tasker	64,944	73,655	88.2%
II	*1	Katherine Pratt	59,520	56,299	105.7%
	2	Dawn Trudden	56,751	61,623	92.1%
III	*1	Lacy Martin	58,612	55,858	104.9%
	2	Billy Sauers	48,123	50,833	94.7%

## MOST ORIGINAL CARDS GENERATED: YTD



**1**  
AL WALL  
HOLLAND LANDING, ON

**1**  
AL WALL  
5,771

**2**  
MARIA SIERO  
5,208

**3**  
CAS ROBINSON  
4,618

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 5,500 leads whichever is greater. To be recognized, Rep must meet 80% of assigned objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 80% of objective.














# REINSTATEMENT BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>ORBY KELLEY</b> \$3,076 S-S-Bendure-Hartwig	<b>SAMI MOGANNAM</b> \$2,784 Andrew McQuade	<b>MITCHELL LOOK</b> \$2,291 S-S-Parks-Salvaggi	<b>NICHOLAS GASPARRO</b> \$1,970 Sabrina Lloyd	<b>DAWID LINIEWSKI</b> \$1,913 Philip Prata

**NOVEMBER BONUS LEADERS** | PAYOUT: **\$77,306** | QUALIFIERS: **193**

<b>\$ 3,076</b> Orby Kelley	<b>\$ 1,300</b> Joseph B Smith	<b>\$ 1,069</b> Valerie Ross	<b>\$ 884</b> Laurekins Pardovani	<b>\$ 676</b> Diane Carrion	<b>\$ 592</b> Armando Aiello
<b>2,784</b> Sami Mogannam	<b>1,294</b> Nabil Spahi	<b>1,055</b> Zenon Zorij	<b>862</b> Yasmin Kapadia	<b>669</b> John Schaeffer	<b>584</b> Ethan Pfeifer
<b>2,291</b> Mitchell Look	<b>1,291</b> Sabrina	<b>1,041</b> Veronica Coval	<b>787</b> Gregory Caldwell	<b>656</b> Megan Russell	<b>580</b> Lenora Blackstone
<b>1,970</b> Nicholas Gasparro	Kryshundayal	<b>1,007</b> Olga Tsybal	<b>769</b> Isabella Celli	<b>653</b> Miguel Hernandez	<b>565</b> Deborah Noga
<b>1,913</b> Dawid Liniewski	<b>1,274</b> James C Carter	<b>996</b> Gina Kramer	<b>760</b> Joachim Jean	<b>645</b> Ryan Vopat	
<b>1,675</b> Leonard Budiac	<b>1,233</b> Tina Saenz	<b>990</b> Jack Craig	<b>757</b> Marc D'Emilia	<b>637</b> Al-Karim Walji	
<b>1,441</b> Alexander Gross	<b>1,181</b> Fabian Aniekwensi	<b>965</b> Houda Legsai	<b>683</b> Alexis Hawkins	<b>624</b> Francesca Veltri	
<b>1,406</b> Denise Ley	<b>1,147</b> Maurice Baritz	<b>959</b> Jenny Alvarez	<b>678</b> Natalie Soboleva	<b>622</b> Joseph Faisant	
<b>1,360</b> Lorraine Patterson	<b>1,135</b> Kareem Mutia	<b>928</b> Dason Phaul	<b>677</b> Nikki Crosby	<b>597</b> Tahisha Beresford	














**5 BONUS TOTAL: \$6,056,751**

<b>WORLD'S GREATEST</b> \$2,621,486	<b>LEADERSHIP</b> \$1,875,445	<b>RGA LEADERSHIP</b> \$990,553	<b>SA/GA TRAINING</b> \$491,961	<b>REINSTATEMENT</b> \$77,306
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

# FOUNDERS CLUB

November Qualifiers—  
Outstanding Producers & PR Representatives:

	<b>Carmen Arroyo</b> Theodore Pappas 6 Qualifications \$210,292 Net ALP 81.6 RET		<b>Carrington Hanna</b> AO 2 Qualifications \$148,152 Net ALP 92.7 RET		<b>Lily Sakai</b> Cohen-Velasquez 37 Qualifications \$139,001 Net ALP 93.1 RET
	<b>Muhammed Ashraf</b> Theodore Pappas 16 Qualifications \$125,861 Net ALP 90.1 RET		<b>Roger Fredericks</b> AO 7 Qualifications \$117,169 Net ALP 89.9 RET		<b>Nikolla Luljguraj</b> AO 1 Qualification \$113,209 Net ALP 86.5 RET
	<b>Kristi Basho</b> AO 1 Qualification \$111,175 Net ALP 90.9 RET		<b>Derrick Mason</b> Chad Deley 3 Qualifications \$104,452 Net ALP 84.5 RET		<b>Hernan Rodriguez Becerra</b> Jesus Romero 2 Qualifications \$83,376 Net ALP 94.5 RET
	<b>Lamine Diakhate</b> Satti-Kanaan 1 Qualification \$82,159 Net ALP 100.0 RET		<b>Joachim Jean</b> Laura Fisher 15 Qualifications \$81,630 Net ALP 87.4 RET		<b>Kurt Evans</b> Josh West 1 Qualification \$81,432 Net ALP 85.3 RET
	<b>Nicholas Davis</b> Tom Williams 1 Qualification \$71,478 Net ALP 80.2 RET				

# MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



**Lamine Diakhate**  
Satti-Kanaan  
Contracted 10/12/05  
Qualified 11/30/21  
\$1,010,171 Net ALP



**Oscar Gastelum**  
Cindy Furer  
Contracted 1/30/12  
Qualified 11/30/21  
\$1,004,404 Net ALP

## DIRECTORS OF THE MONTH



*Leaders growing leaders*

### VP of the Month



**Fred Hadayia**  
Fred had 27.83% growth over November 2020.

### Sales Director of the Month



**James De Petro**  
James had 66.88% growth over November 2020.

### PR Director of the Month



**Denise Gilbert**  
Denise met 106.20% of Objective during November 2021.

# RECRUIT, TRAIN, RETAIN,

# REPEAT



**David Zophin**  
President  
American Income Life &  
National Income Life Divisions

**A**s we close another year on another fantastic note, I want to take this opportunity to express my sincerest gratitude for such an amazing agency force and PR team. During the season that giving and receiving have such prominent roles, I hope you all realize just how much you've given throughout the year. From the families who have gained protection because of you to your recruits who have experienced Opportunity Unlimited because of you, and to your agencies and everyone else who has counted on you, you have given so much more than 12 months of hard work. You've given hope. You've given security. You've changed people's lives in so many ways. So as you reflect on the past year, know that you truly have made a difference.

The end of 2021 looks noticeably different than recent years. And while the world continues to grapple with difficulty and uncertainty, this difference in appearance truly

amazes me... not because it shows a world that's suffering, but because it shows a world that has endured, and more importantly, a world that has adapted.

Almost every activity we engage in has changed. We shop differently, dine out and attend performances differently, travel differently, and our children attend school differently. As a company, we do business differently. We have made our customers' safety and comfort level our top priority, and not only has that allowed us to endure, but it has allowed us to thrive. We have met adversity head-on and have come out stronger because of it. So even though a glance at or read-through of the news these days might be enough to make your head spin, there really does exist a whole new world that in so many ways is better, smarter, and stronger. Our company is part of that world.

One of the many novelties that has come out of this transformed world is an increased opportunity for recruiting. While reports of staffing shortages and individuals not wanting to work continue to flood the headlines, we must work around this challenge and show others what a worthwhile career looks like. It's up to us to continue to appeal to hardworking, resolute individuals who are looking for something bigger and better in their lives.

In 2022, our biggest task will be to think outside the box to recruit and train new, quality individuals. As of November 2021, the unemployment rate in the United States is 4.2 percent (according to the U.S. Bureau of Labor Statistics). And while companies are struggling to fill their employment shortages, I want you to see that 4.2 percent as a tremendous opportunity to recruit, train, and retain like never before. I want you to say you're up for the challenge – ready to build your team and your legacy.

And if you make recruiting a top priority, AIL/NILICO will be sweetening the deal by offering perks like membership in the new Pinnacle Recruiting Club. You'll have the chance to become an elite member of something noteworthy by putting yourself out there for some personal recruiting. It might involve some innovative thinking and extra effort, but I have every confidence you're up for the challenge and will make 2022 a year to remember.

Thank you again for an incredible year. I wish you all a happy, healthy, safe holiday season, and while you're celebrating with your loved ones, take a moment to applaud yourself and all you've done throughout the year. Remember why you do what you do, and make a quick resolution to make this upcoming year even more spectacular. I'm looking forward to a prosperous 2022. 🍀



**Allife.com**  
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Waco, TX 76710

# AIL/NILICO CONVENTION

# 2022

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MAY 4-7, 2022

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